MODERN SIX-ROOM FRAME BUNGALOW

This Home Designed for Average Family Very Attractive.

RENTING IS, POOR BUSINESS

No Better Time to Build If Site and Style of Structure Are Carefully Chosen-How to Finance the Enterprise.

Mr. William A. Radford will answer questions and give advice FREM OF COST on all subjects pertaining to the subject of building, for the readers of this paper. On account of his wide experience in Editor, Author and Manufacturer, he a, without doubt, the highest authority in all these whichet, Address all inquiries to William A. Radford, No. 1877 Prairie avenue, Chicago, DL, and only enclose hrescent stamp for reply.

Why pay rent when rent will pay for a home?" This is a favorite slogan of the real estate and building promoter, and has been used so much that the average renter is apt to be skeptical of its truth. Skeptical or not, it is true in the average case, as anyone with a logical mind will readliy see.

The owner of investment property, or property that is rented charges for the use of a house or an apartment what he can get for them. It is true that rent should be fixed so that the owner will get a reasonable return on his investment—enough to pay the taxes, the repairs, a sinking fund to replace the building when it falls into decay, and a reasonable interest on his money. But the law of supply and demand operates in this just as it does in most others. And just how the demand is such that the owners of rentable property are making up for lean years. They are charging what they can get and that

Profitable to Build.

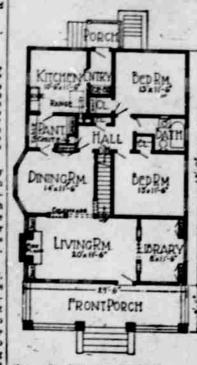
There never was a time when it was more profitable to build a home. The return on the investment is greater now than it has been in many years, leaving out of consideration the comfort and happiness that comes from living in a home of one's own. The present day rent will pay for a ne and leave something of the rent

Building a home, however, is a step that should be given careful consideration. In buying a site the same care should be exercised as in buying

and kitches, walle on the other distance two bedrooms with the bath be-

The living room is of good size, 20 anade between it and the library, 8 feet by 11 feet 6 inches, make the two practically one room. The fireplace with seats on either side and windows above are at one end of the living room, while in the library are builtin book cases on either side of the

The same extensade effect is used etween the flying and dining rooms. The dining room is 14 by 11 feet 6 inches, and has considerable additional room in the large may window at



the end. Between the dining room and the kitchen is the pantry, with shelves and table and a chute for the clothes to be dropped to the basement, where the laundry tube and other fixtures are located. The kitchen is 10 feet 6 inches, by 11 feet 0 inches and off it is an entryway leading to the back porch.

Both bedrooms and the bath open off a small hall that is reached through the dining room. Each bedroom is 13 by 11 feet 6 inches and has two large windows, permitting plenty of light and ventilation,

A narrow stairway leading out of the living room connects the first floor with the attic, which is large enough for a small bedroom, or a playroom for the children and storage of trunks

Estimating the Cost.

This bungalow was designed by an experienced architect and has given the owner excellent satisfaction. A OIL CRANK-PINS the owner excellent satisfaction. A anything else that requires a consid- consultation with the local builde



rable investment. The location with material man and architect will bring reference to schools, the street, the character of the residents of the neighborhood and above all the probability of that locality improving in popularity, and consequently in value, and whether or not the improvements such as water and pavements, have been made, all should be taken into consideration

Selection of Design.

The site chosen, then comes the selection of the design for the bo It is not good policy to build a \$10,000 me on a \$300 site; neither should a \$4,000 house be built on a \$4,000 site. The house should be something Exe in value the others in the neigh berhood, for the reason that there any come a time when it will be nec-

"Rigstrated herewith is a modern wood bungalow of six rooms, a size that will provide for the needs of the sverage family and will be rendily schable should that be necessary. The dimensions of the bungalow are 29 feet 6 inches, by 43 feet, which allows plenty of lawn and garden space on a 50-foot lot. The exterior of this bungalow is exceptionally attractive, the wide porch across the front, the long sweep of the roof and the dormer window in the attic all tonke it one of which any owner can be proud.

The house is of standard wood con struction, set off by a porch with brick pillars and cement steps. This onomical construction and provides a good weather-tight house.

Room Arrangement. All of the rooms in this bungalow ire, of course, on the first floor, but the roof slope permits a large attle space, which helps to keep the house warm in winter and cool in summer The floor plan shows the room arent, Across the front of the se are the living room and library Back of the left end of the living room are the dining room | Journal

an estimate of its cost, which is determined largely by the location of the city or town with reference to the supply of materials and the labor situation.

Reverting to the economy of building a home or renting one, the thought naturally arises as to how to finance the building operations.

The lot owner has no difficulty in securing the money to erect a house of a cost that is commensurate with the lot. This is done in several ways, the best being to borrow from the bank on a first mortgage and paying the balance to the contractor monthly payments, securing him with a second mortgage. In this way the monthly rent payment will in the course of a number of years secure the home for the owner.

Building a home now is an invest ment that no man who uses ordinarily good judgment in the selection of a lot and a design for the house will

Velocity of Stars.

From the spectroscopic measure ments made at Mount Wilson observa tory to determine the radial velocity of stars (i. e., the speed with which they are approaching or receding from our solar system), it appears that the star A. G. Berlin 1366 has a radial ve locity of 339 kilometers per second, the highest constant velocity so far observed for any star. Next to this comes Lelande 1966, with a velocity of 325 kilometers per second, in the opposite direction.

Talkfest.

"The gentleman who wants to rent our hall is very particularly about the acoustics."

"Lecture?"

"Dunno; maybe he wants to stage a prize fight." - Louisville Courier

RALPH DE PALMA, NOTED RACER, SAYS SPEEDING IN AIRPLANE LACKS THRILLS



De Palma Prefers Motoring to Flying.

Ralph De Palma thinks there are conviction that it beats aviation for more thrills in auto racing than in figwhile De Palma was serving as director of flying at McCook field, near Dayton, O., an aviation officer invited him to take a trip in his plane. The motor star accepted. He was somewhat new director of flying is supposed to fly.

"Want to do a few stuats?" asked the efficer, when De Palma was safely strapped in. "A nice question!" commented De Palma, afterward. "There was only one answer—we did them!" Service Was Brief.

De Palma's service in aviation was before the war ended. But it lasted long enough to give him a well-rounded experience in flying, both in the stunts which might be compared to the thrills of the speedway, and long distance flying, which is comparable to the long grind of automobile road racing. And the veteran star lost no time in getting back to his own game, firm in the the crowd."

ing in an airplane. One day last fall, compared with motor racing," he said in speaking of his air trip.

Lonesome Work.

"On a trip of several hundred miles you may be making speeds which would be terrific in an auto-140 miles at flying then, and also dubious. But a an hour. But at the height of a mile or more you have no realization of speed, and sitting up there in the wind and noise is lonesome work. The stunts are more exciting, of coursebut there is no competition, no audience, no applause. Hurdling over the car at two and one-half miles per minbrief, as he enlisted a couple of months ute, with 50-foot leaps from the before the war ended. But it lasted ground, or whirling around the Indianapolis Motor Speedway track in the 500-mile race, with competitors contesting every lap-that's very different stuff! Every minute has its problem and its thrill. I prefer to be down on the ground, smelling the gas, eating the dirt, in contact with my rivals and

OF AUTO ENGINE

Chief Reason Why Bearings Wear Fast is That They Are Not Lubricated Properly.

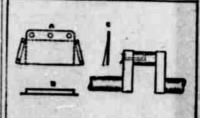
GOOD SYSTEM IS DESCRIBED

Has Given Excellent Results and Elim inated Most of Connecting-Rod Bearing Trouble-Study Interior of Engine.

The adjustment of the connecting rod bearings is one of the most com mon repair jobs on an automobile en-gine. Probably the chief reason why these bearings wear faster than the others is that they are not lubricated properly under all conditions. The system described below has given very good results and has almost elimi nated connecting-rod bearing trouble

Most of the oil delivered to the main bearings escapes the ends and flows along the crank webs, and is finally thrown off by centrifugal force. If small scuppers are placed at the ends of the crank-pins this oil will be caught and may be carried through the pin to the bearing.

In the right-hand illustration one throw of the crank-shaft is shown with the scupper in place. The oil leads are indicated by dotted lines. The rudial hole should be drilled first, and should extend to the center of the pin. Then a hole should be drilled through the center of the pin until



Connecting-Rod Bearing Adjustment is One of the Most Common Yet Complicated Jobs About the Automo bile Engine.

it connects with the radial hole. The smallest drills possible should be used; probably an %-in. radial hole and a 3/16-in, lead will work out bee and a 3/16-in. lead will work out b in the average engine. In very larg engines a slightly larger hole would probably give better results. In a case where the crank-pins are hollow.

to most crank-shafts. Sketch A shows the layout or pattern, B shows a side view, and C an end view. Sheet brass or copper should be used. The end of the shaft should be smoothed slightly, and then the scupper riveted or brazed in place. The crank-shafts are carefully balanced in high-speed motors, so care should be used not to change the balance any more than necessary.

Before installing such a system a

careful inspection should be made, to make sure that there is room for the scuppers at all places as the shaft revolves. Great care should be exer-cised in laying out this work, as the crank-shaft could easily be damaged. and in a job of this sort mistakes are very costly, usually necessitating the purchase of new parts. A study of the engine's interior is essential to every amateur motorist.—S. E. Gibbs in Popular Science Monthly.

SUCCESS OF RURAL ROUTES

Important Factors Which Must Be Given Consideration in Motor Transportation.

(Prepared by the United States Department of Agriculture.)

There are four important factors the beginner in the field of rural i tor transportation. These four fac-tors are: (1) The volume of farm products produced along the contemplated route; (2) the volume of miscellaneous hauling which could be secured to supplement regular loads; (3) competition from other carriers which would be encountered; (4) the charac-ter of the highways over which he trucks must run. It may safely be ald that the features mentioned shove will ultimately determine the success or fallure of any rural route

APPLYING ANTI-SKID CHAINS

Work Must Be Performed So as to Avoid Clinking of Loose Chains Against Fender.

Anti-skid chains must not be applied tightly to the tires, as so many car owners do to eliminate the clinking of the loose chain against the fender. Tight chains cut the tire badly. Further, the chains should be inspected a frequent intervals and any cross links that have become worn or have developed sharpness should be replaced.

ADVANTAGES OF MOTORTRUCK

If Satisfactory Collection and Delivery Arrangements Are Not Perfected Much Is Lost.

(Prepared by the United States Deparement of Agriculture.) It must be remembered that two of the scupper placed over each end and over the radial hole is all that will be necessary.

The other illustration shows a design for a scupper that is well adapted the principal advantages of the motor-truck, namely, lessened handling of goods in transit and speedier transfer, are lost if satisfactory collection and delivery arrangements are not perfected.

Scraps From the Waste Basket

By LILIAN HALL CROWLEY

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John Armstrong sighed pleasantly as he dropped into the hammock. His eyes wandered over the lawn

and across the street to the bay beyond; the beautiful shimmering water, the blue sky above and the quaintly charming houses along the street protected by towering eims.

At last he had come away from the rush of business; the noise of the city and the endless engagements to take a much needed rest in the quiet little village.

Here he could rest to his heart's content. No one was in a hurry. No one had lofty ambitions. Just to get through each day, one like another. and for recreation a dance in the town hall where every one was wel-

He certainly did need the rest, he thought. Why, his nerves were calmer already. Not a thing here to jar them. In a little while he would don a bathing suit and go into the delicious salt water. No big waves even to thrill him. Just enough of a swell to make him keenly enjoy the trouble of going in. Then a delicious nup when he became as drowsy as if he were drugged. And he would be drugged, too, by the restful beauty of

Oh, yes, life was good again. He would go back to Wall street a new man-but now he wouldn't think of business. He would put away all excitement and enjoy the present.

Just then a little, flirting breeze, one more vigorous than any of her companions, wafted a piece of paper right at his feet. He looked at it carelessly-then was attracted by the beauty of the handwriting. He picked it up. It was evidently a letter with top and bottom torn off the page.

It certainly was beautiful writing and he read a few words. It was only scrap, and even if it were some one's letter it could not be important or it would not be blowing about. Of course, it was anybody's now Still admiring the writing he read on:

"And now, Evangeline, have the kid be at the house for some practical purpose before he robs and murders the old man; otherwise your idea is a good one. Let me know daily how a good one. Let inc. you are getting on. Good-by. "OWEN."

Armstrong leaped to a sitting position. What foul plot was this, and who was Evangeline? The paper was new, so some one must be planning a murder right now-this very minute. He dropped back in the hammock. He saw his duty plainly—he must foll this she-devil Evangeline. Evangeline! What a name for a murderess More suitable for a pure and beautiful woman. What could be do?

Nothing! Still-he could be on the alert. He looked about the lawn for more scraps of paper, and was rewarded in his search by another torn piece, same

writing, same paper. He read:
"Yes, Evangeline, you have done wisely to choose such a quiet place, and I am sure you will succeed in your

plans. No one here suspects." Evangeline again. The name was all he had to go on. He would walk

about, talk to people and listen for the His landlady's little daughter came

to sit with him in the hammock. They had become good friends in the past

"Tell me," he said to the child, "do you ever have robberies here, or any-

thing of the kind?" "Oh, no," she answered, "we never ock our doors. Nobody steals any-

thing-ever!" That night he tossed about in bed the swish of the waves did not soothe him as it usually did. It was his duty to uncover this crime and he must hurry or the murderer would

He was awakened in the morning by a girlish voice calling from the

"Evangeline! Get up, you idle creature; here it is high tide and e're ready for a swim. Come on!" "In a minute," answered a sweet

roice from the window next to his. He leaped from his bed. Evangeline! Was he dreaming or did he hear that

Why, the creature must be living in the same house with him. There were other lodgers, but be had been too taken up with his own feelings to notice them. Most of them were artists and were off painting before he arose. He supposed they did as he did in regard to meals—went to different places.

He heard a door slam and then noft pattering down the stairs. He hurried to the window and saw a tall, slender cgure enveloped in a cape hurry across the street and join the other bathers on the beach.

Hastily he donned his bathing suit and was soon in the water. Evangeline proved to be a wonderfully beautiful young girl, about twenty-three, he thought. She swam like a mermaid and seemed full of the joy of living.

Armstrong often read that gangs of thieves choose young and lovely women to do the most bellish work because they would not be suspected. But why was she so careless about

Still, the eleverest of them some-times slipped up on some small bit

of carelessness.

After his swim and breakfast he again went to the hammock to rest and think. He heard the landlady in the distance scolding the new maid for her untidiness. "You let papers blow all over when you empty the waste baskets. Please be more careful in the future."

The little girl came to sit with him again. In her narrow life her mother's lodgers meant the world. She spoke of several of the artists and their work, then: "Mave you seen Evangelice -Morten? She's awful pretty ! Think."

"Is she an artist, too?" asked Armstrong, beginning to hale himself for tracking down the glorious creature.

"No, she doesn't paint. She just stays in her room all day and goes out nights. She swims on moonlight nights and goes out is a bout."

"That's when she meets her confederates," thought Armstrong.

The more he realized it was his duty to uncover the plot and save a defenseless old man from death, the more he realized that he hated to spy on the girl.

That night he waited in his room with the door open outil he heard her start down the stairs.

"One moment, Miss Morton, please; I think these letters belong to you." He landed her the scraps of paper be had found on the lawn.

She flushed scarlet when she took them from him and, with a curt "Thank you," hurried down the stairs. "She will realize now that I know, and will, of course, leave at once."

Several days passed with Evangeline Morton living her life as usualall day in her room and going out at

His plan had falled, so be decided to tell her.

He passed a restless day in the hammock, hating himself for what he was forced to do. Then he would dream of a beautiful face and of how it might have been if the girl was what she seemed instead of a crim-

In all his thirty years he had not thought seriously of women, and now he had found his ideal only to have

fate laugh in his face. He dined early and hurried back to his hammock, which gave a view of the front door. When it was quite dark he saw the graceful, slender figure he had unconsciously learned to admire emerge from the door and

walk rapidly up the street.
"It may be tonight," he thought as he followed her. He had purposely put on a dark suit, while she, much to his surprise, was in white. She went along for a few blocks and then struck out for an old pier. Going to the end of it, she sat down.

Armstrong could see her distinctly, while he himself was in the shadow

of an old sail loft. "This is where she meets her confederates," he thought, peering across the water to see if shee were coming by boat. She sat silent and still for nearly an hour, then began walking up and down the pier. She looked out at sea more as if she were admiring the beauty of the night than planning a miserable murder.

Desperately, he decided to tell her. He had done all he could to let her slip quietly away, and she still stayed. He walked toward her. She turned a startled gaze when he came near. "Good evening, Miss Morton," he

"Good evening," she replied. "I have something important to say "Yes?"

"You remember the parts of letters I returned to you?" "Y-yes." "I read them."

"Now I know why you are here. You came secretly, but I found you "And now I don't 'care." She reached her arms out to the stars. "I

have succeeded in my phn and I am going home." "Succeeded,!" gasped John. "Yes, I sent my mystery story to an

editor last week and he accepted by return mail. I am too, the happy! I know I could never get time to write at home. I have so many interruptions, and this place is so quiet I can write all day in the state of write all day long. I came with two of my friends who are painting. Now that I am a real author the family won't dare intercupt me when I write."

"Allow me to congratulate you." "You're a New Yorker, aren't you?"

she asked with seeming irrelevance.
"I am." He was still dazed. "Maybe you know nig cousin, Owen

"I do! I do! You mean the famous guther?"

Yes, he has been criticizing my

work for me. I wouldn't let any one else know, and I was 7so ashamed when you found those letters. I thought I tore everything in bits."
Suddenly he reflembered she was

"Let us celebrate your victory to-morrow by taking a long ride down the coast. I know a place where we can get a famous shore dinner. We'll gelebrate together, for I, too, have had something fine come to me."

"Tell me about it."

"I will on our drive back."

Geruine Parting.

Mrs. Bridey—Jack, dear, do you remember that you didn't kiss me when started out shopping this morning?

Husband—No, but I remember that I kissed my money good-bye.